

UNITED STATES DISTRICT COURT
DISTRICT OF MASSACHUSETTS

UNITED STATES OF AMERICA)
) CRIMINAL NO.
v.)
) VIOLATIONS:
ANN MARIE CZAPLICKI,)
Defendant.) 18 U.S.C. § 656 Bank Embezzlement:
) (Count One)

SUPERSEDING INDICTMENT

The Grand Jury charges that:

COUNT ONE: 18 U.S.C. § 656, Bank Embezzlement

1. From on or about December 2002 to on or about October 2003, in East Longmeadow, and elsewhere in the District of Massachusetts,

ANN MARIE CZAPLICKI,

the defendant, being an employee of Westfield Bank, the accounts of which were insured by the Federal Deposit Insurance Corporation, did knowingly and willfully embezzle, abstract, purloin, and misapply approximately \$38,000.00 of the monies and funds belonging to the Westfield Bank or otherwise entrusted to its care.

All in violation of Title 18, United States Code, Section 656.

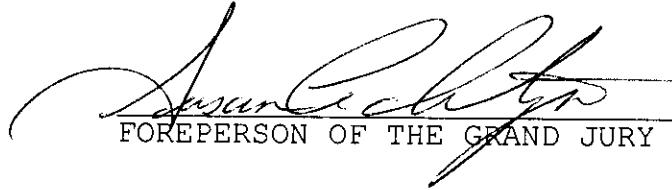
Notice of Additional Factors

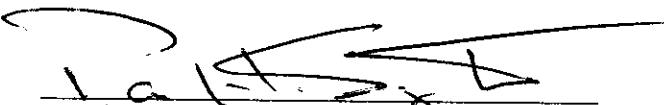
The GRAND JURY further finds that:

1. The defendant did knowingly and willfully embezzle, abstract, purloin, and misapply approximately \$38,000.00.

Accordingly, USSG § 2B1.1(b)(1)(D) applies to this case.

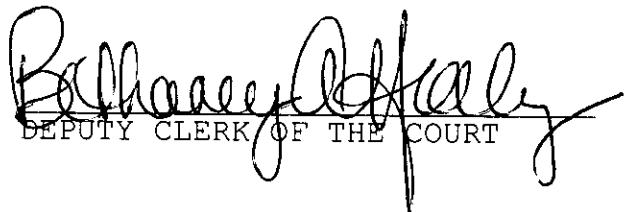
A TRUE BILL


FOREPERSON OF THE GRAND JURY


Assistant United States Attorney

DISTRICT OF MASSACHUSETTS: October 19, 2004

Returned into the District Court by the Grand Jurors and filed.


DEPUTY CLERK OF THE COURT